

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF OKLAHOMA**

In re: John Elbert Williams, Jr.	}	Case No. 09-16327
and	}	
Stephanie Ann Williams,	}	
Debtors.	}	Chapter 13

AMENDMENT
Plan

Debtors John Elbert Williams, Jr. and Stephanie Ann Williams hereby amend their proposed *Plan* by **substitution**, a duly executed copy of each of which follows, infra.

/s/ James Branum

James Branum, Attorney for Debtors
Box 1296, Newcastle, OK 73065
Phone: 405/387-9888 Fax: 405/387-
3799 e-mail: james@branumlaw.com

CERTIFICATE OF SERVICE

Pursuant to Local Rule 9007(d), I certify that this instrument is served on February 23, 2010 via USPS with 1st Class Postage thereupon fully prepaid to all parties identified on following Exhibit A.

/s/ James Branum

James Branum, oba11622, Attorney for Debtors
Box 1296, Newcastle, OK 73065 405/387-9888
888/927-2686 fax: 405/387-3799

United States Bankruptcy Court
Western District of Oklahoma

In re John Elbert Williams, Jr.
Stephanie Ann Williams

Debtor(s)

Case No. 09-16327
 Chapter 13

CHAPTER 13 PLAN - AMENDED

1. **Payments to the Trustee:** The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$1,160.00** per month for **60** months.
 Total of plan payments: ~~\$69,600.00~~
2. **Plan Length:** This plan is estimated to be for **60** months.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
 - a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
 - b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
 - c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
4. From the payments received under the plan, the trustee shall make disbursements as follows:
 - a. Administrative Expenses
 - (1) Trustee's Fee: **10.00%**
 - (2) Attorney's Fee (unpaid portion): **\$2,500.00 to be paid through plan in monthly payments**
 - (3) Filing Fee (unpaid portion): **NONE**
 - b. Priority Claims under 11 U.S.C. § 507
 - (1) Domestic Support Obligations
 - (a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.
 - (b) The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).
-NONE-
 - (c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

Creditor (Name and Address)	Estimated arrearage claim	Projected monthly arrearage payment
<u>-NONE-</u>		
 - (d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

Claimant and proposed treatment:	<u>-NONE-</u>
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(2) Other Priority Claims.

Name	Amount of Claim	Interest Rate (If specified)
Internal Revenue Service	200.00	0.00%

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments. Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim. The principal amount of the Creditor's claim shall be reduced by the amount of the adequate protection payments remitted.

Name	Description of Collateral	Pre-Confirmation Monthly Payment
American General Finance	2000 Dodge SSE four door VIN 1B3J46X1YN136166 valuation per NADA "Clean Retail" as of 2/23/10, over 160,000 miles, four cylinder, Stratus	100.00
Auto Finance	2002 Buick Rendezvous 150,000 miles, four door plus a hatch, 4 cylinder Location: 809 Camelot Drive, Moore OK valuation per NADA "Clean Retail" as of 2/23/10	100.00

(2) Secured Debts Which Will Not Extend Beyond the Length of the Plan

(a) Secured Claims Subject to Valuation Under § 506. The Debtor moves the Court to value collateral as follows according to 11 U.S.C. § 506(a). Each of the following secured claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the secured value or the amount of the claim, whichever is less, has been paid in full. Any remaining portion of the allowed claim shall be treated as a general unsecured claim. Any claim with a secured value of \$0 shall be treated as a general unsecured claim.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
American General Finance	2,869.57	77.46	12.00%
Auto Finance	2,000.00	53.99	12.00%
James Hanger	3,000.00	58.82	0.00%

(b) Secured Claims Not Subject to Valuation Under § 506. Each of the following claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the amount of the claim as set forth in the Creditor's proof of claim has been paid in full.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

(3) Secured Debts Which Will Extend Beyond the Length of the Plan

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
American General	59,218.00	691.00	11.00%

d. Unsecured Claims

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

Name	Amount of Claim	Interest Rate (If specified)
-NONE-		

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid 5 cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

Creditor	Amount of Default to be Cured	Interest Rate (If specified)
American General	6,000.00	11.00%

6. The Debtor shall make regular payments directly to the following creditors:

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

7. The employer on whom the Court will be requested to order payment withheld from earnings is:
NONE. Payments to be made directly by debtor without wage deduction.

8. The following executory contracts of the debtor are rejected:

Other Party	Description of Contract or Lease
-NONE-	

9. Property to Be Surrendered to Secured Creditor

Name	Amount of Claim	Description of Property
-NONE-		

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

Name	Amount of Claim	Description of Property
-NONE-		

11. Title to the Debtor's property shall revert in debtor **on confirmation of a plan.**

12. As used herein, the term "Debtor" shall include both debtors in a joint case.

13. Other Provisions:

Date February 23, 2010

Signature /s/ John Elbert Williams, Jr.
John Elbert Williams, Jr.
Debtor

Date February 23, 2010

Signature /s/ Stephanie Ann Williams
Stephanie Ann Williams
Joint Debtor

/s/ James Branum
Attorney for Debtor(s)
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Label Matrix for local noticing
1087-5
Case 09-16327
Western District of Oklahoma
Oklahoma City
Tue Feb 23 07:26:30 CST 2010

Oklahoma Tax Commission
Legal Division
120 N Robinson Suite 2000W
Oklahoma City, OK 73102-7801

USBC Western District of Oklahoma
215 Dean A. McGee
Oklahoma City, OK 73102-3440

American General Financial Services, Inc.
8816 S. Penn, Suite 500
Oklahoma City, OK 73159-5242

C E Wadsack
415 W Gray
Norman OK 73069-7186

Cmre Financial Svcs In
3075 E Imperial Hwy Ste
Brea CA 92821-6733

Gemb/Jcp
Po Box 981402
El Paso TX 79998-1402

Jefferson Capital Systems LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Progressive Mgmt Syste
1521 W Cameron Ave Fl 1
West Covina CA 91790-2738

Tnb - Target
Po Box 673
Minneapolis MN 55440-0673

American General Financial Services, Inc.
7927 N. May Avenue
Oklahoma City, OK 73120-4540

Roundup Funding, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

5 Star Bnk
Po Box 35430
Colorado Springs CO 80935-3543

Asset Acceptance Llc
Po Box 2036
Warren MI 48090-2036

CAMELOT FINANCIAL SERVICES, INC.
DBA CHARTER LOAN SERVICE
P. O. BOX 30399
MIDWEST CITY, OK 73140-3399

Enhanced Recovery Corp
8014 Bayberry Rd
Jacksonville FL 32256-7412

Hsbc Bank
Po Box 5253
Carol Stream IL 60197-5253

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
POB 41067
NORFOLK VA 23541-1067

Stuart Allan & Assoc
5447 E 5th St Ste 110
Tucson AZ 85711-2345

World Acceptance Corp
830 Nw 12th St
Moore OK 73160-1709

CAMELOT FINANCIAL SERVICES, INC. DBA CHARTER
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P. O. BOX 30399
MIDWEST CITY, OK 73140-3399

U.S. Trustee
United States Trustee
215 Dean A. McGee Ave., 4th Floor
Oklahoma City, OK 73102-3440

American General Finance
8816 S Pennsylvania Ave
Suite 400
Oklahoma City OK 73159-5243

Auto Finance
208 W I-240 Service Rd
Oklahoma City OK 73139-8001

Cac Financial Corp
2601 Nw Expwy
Oklahoma City OK 73112-7236

Galaxy Portfolios LLC
c/o B-Line LLC
MS 550
PO Box 91121
Seattle WA 98111-9221

Internal Revenue Service
55 North Robinson
Oklahoma City OK 73102-9229

Portfolio Recrvy&Affil
120 Corporate Blvd Ste 1
Norfolk VA 23502-4962

TARGET NATIONAL BANK
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

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2219 West I-240 Service Rd, Ste 108
Oklahoma City, OK 73159-8251

World Finance Corp
2219 W 1240 Service Rd S
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John T. Hardeman
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Stephanie Ann Williams
809 Camelot Drive
Moore, OK 73160-1509

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)American General
1125 SW59th
Mail Returned-99999

(u)Auto Finance
1125 SW59th
Mail Returned-99999

(u)E.R Souldution
Po Box 97029
Mail Returned-99999

(u)James Hanger
212 East Vidalway
Mail Returned-99999

(d)Oklahoma Tax Commission
Legal Division
120 N. Robinson, Suite 2000W
Oklahoma City, OK 73102-7801

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	5
Total	39